

Joseph E Thomas
8500 Lindbergh Blvd
Ste 2102
Philadelphia PA 19153

01575650
Please send a copy
OF report AFTER All fraud
items are removed.

RECEIVED

To Whom It May Concern:

OCT 26 2001

FVAD

I am writing this letter to dispute several items that appear on my credit report. I lost my wallet last year and someone found it and started opening account in other states. I lost my wallet in Philadelphia where I live. But there were several accounts opened in Alabama and Florida. I have never lived in Alabama or Florida. The identification provided to these companies to open these accounts were expired. They used a military Id that expired in October of 1998 and my Pennsylvania State Drivers license that expired in August of 2000. The companies that opened these accounts were negligent because they allowed someone to use expired out of state identification. I am in the process of buying a home and these negative accounts are holding up my approval. I would like for these accounts to be removed from my permanent credit report as soon as possible.

Thank You

Sincerely,

Joseph E Thomas

Joseph E Thomas

Attached is a copy of
my credit report of all
3 bureaus provided by my
mortgage company. I highlighted
all items on your report.

Fraudulent Account Info:

Transunion Credit report.

| Company | Account # |
|---------------------|--------------|
| Cingular Wireless | 441565800104 |
| Franklin Collection | 10036536390 |
| Compucard | 5187654 |

Duplex
this acct.
Paid OFF
in 2000
LLS Dept of Education 21990131 0700 20
21997090 131069010
Dept of Education accounts were paid OF in 2000

myss# 142-66-0943

Phila Police Dep
Police Report # 0135 007973 (215) 10810-3350

NAME: JOSEPH E THOMAS

NAME:

Filed 03/27/2003 Page 2 of 8

S.S.N.: 142-66-0943

S.S.N.:

SUPPLEMENTAL SUMMARY

| 1 0 0 3 R E F | E C O A | CREDITOR ACCOUNT NO | DATE RPTD | DATE LAST ACT | DATE OPND | LIMIT OR HIGHEST CREDIT | PRESENT STATUS | | TERMS | PAY AMT | TYPE AND ACCOUNT STATUS | HISTORICAL STATUS | | | |
|---------------------------------|------------------|---|--------------|---------------------|--------------|-------------------------------|------------------|-----------------------|-------|------------|----------------------------------|--------------------------|-------------|-------------|-------------|
| | | | | | | | BALANCE OWING | AMOUNT PAST DUE | | | | NO MOS HIST REV | 30+ DAYS | 60+ DAYS | 90+ DAYS |
| | | CINGULAR #441505800199 800-331-0500 CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 08/01 | | 02/01 | 1327 | 1327 | 1327 | | 03277 | OPN 09 | | | | |
| 1 | | MCCOY FED CREDIT UNI #170787 (407) 855-5452 CHARGE OFF PER GIOVANNA SSN# MATCHES NO FRAD RECORD DEBIT CARD 9/7/01 | 09/01 | | 08/00 | | 1049 | 1049 | | | INS 09 | 0 | | | XPNO1 |
| 7 | | DP OF EDUC #21997090131070020 800-848-0879 COLLECTION WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 09/00 | | 02/94 | 1056 | 824 | 824 | | | INS 09 | 0 | | | EFX01 |
| 1 | | CINGULAR WIRELESS #442074700104 BYMAILONLY CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 ANY | 08/01 | | 03/01 | 668 | 668 | 668 | | | INS 09 | 0 | | | XPNO1 |
| 1 | | CINGULAR WIRELESS #4103165100141 BYMAILONLY CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 08/01 | | 01/01 | 577 | 577 | 577 | | | INS 09 | 0 | | | XPNO1 |
| 1 | | CINGULAR WIRELESS #4102992200141 BYMAILONLY CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 08/01 | | 12/00 | 576 | 576 | 576 | | | INS 09 | 0 | | | XPNO1 |
| 1 | | CINGULAR WIRELESS #4102992300141 800-331-0500 CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 08/01 | | 12/00 | 576 | 535 | 535 | | | INS 09 | 0 | | | XPNO1 |
| | | FRANKLIN DOE #1003953039 (662) 844-7778 PER MS JONES SSN# MATCHES NO FRAD RECORD 9/07/01 HELLSOUTH | 09/01 | | 03/01 | 512 | 512 | 512 | | 512 | OPN 09 | | | | |
| 1 | | UNITED COMPUURED #5179400 (888) 490-7755 PER MARYANN NO FRAD RECORD AND NO SSN# BLOCKBUSTER VIDEO 9/07/01 | 03/01 | | 09/00 | 157 | 157 | 157 | | | INS 09 | 0 | | | XPNO1 |
| 1 | | EQUIFAX CK #MONTGOMERY-72530524 (800) 437-5120 CHARGE OFF - CHECK WAS UNCOLLECTABLE WRITTEN AUTH NEEDED TO VERIFY 9/7/ | 12/00 | | 08/00 | | 126 | 126 | | 126E | OPN 09 | 0 | | | EFX01 |
| 1 | | EQUIFAX CK #KINGSBEAUT-72700113 (800) 437-5120 CHARGE OFF - CHECK WAS UNCOLLECTABLE WRITTEN AUTH NEEDED TO VERIFY 9/7/ | 01/01 | | 08/00 | | 117 | 117 | | 117E | OPN 09 | 0 | | | EFX01 |

| | |
|-----------------------|--------|
| NAME: JOSEPH E THOMAS | NAME: |
| S.S.N: 142-66-0943 | S.S.N: |

SUPPLEMENTAL SUMMARY

| 1 0 3 R E F | E C O A | CREDITOR ACCOUNT NO | DATE RPTED | DATE LAST ACT | DATE OPND | LIMIT OR HIGHEST CREDIT | PRESENT STATUS | | TERMS | PAY AMT | TYPE AND ACCOUNT STATUS | HISTORICAL STATUS | | | |
|----------------------------|------------------|--|---------------|---------------------|--------------|-------------------------------|------------------|-----------------------|-------|------------|----------------------------------|--------------------------|-------------|-------------|-------------|
| | | | | | | | BALANCE OWING | AMOUNT PAST DUE | | | | NO MOB HIST REV | 30+ DAYS | 60+ DAYS | 90+ DAYS |
| 1 | | EQUIFAX CK #COURTYARDB-73629599 (800) 437-5120 CHARGE OFF - CHECK WAS UNCOLLECTABLE WRITTEN AUTH NEEDED TO VERIFY 9/7 | 05/01 | | 01/01 | | 113 | 113 | | 113E | OPN 08 | 0 | | | EFX01 |
| 1 | | COMPURED #51878-74 (800) 400-7788 COLLECTION BLOCKBUSTER VIDEO | 03/01 | | 03/01 | 74 | 74 | 74 | | 74E | OPN 09 | 0 | | | |
| 1 | | EQUIFAX CK #KINGSBEAUT-72700114 (800) 437-5120 CHARGE OFF - CHECK WAS UNCOLLECTABLE WRITTEN AUTH NEEDED TO VERIFY 9/7 | 01/01 | | 08/00 | | 70 | 70 | | 70E | OPN 09 | 0 | | | EFX01 |
| 1 | | SAMS CLUB/MBGA #CG9A10045573598 (800) 964-1917 TRANSFERRED TO RECOVERY REFUSED ALL THIRD PARTY INFO 9/07/01 | 04/01 | | 08/00 | 300 | 0 | | | | REV 09 | 0 | | | XPN01 |
| 7 | | US DEPT ED #21997090131070020 (415) 487-5090 PAID COLLECTION WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 10/00 | 03/00 | 03/90 | 1056 | 0 | | | | INS 08 | 0 | | | TRU01 |
| 7 | | US DEPT ED #21997090131069010 (415) 487-5090 PAID COLLECTION WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 10/00 | 09/00 | 11/92 | 1057 | 0 | | 36M | | INS 09 | 0 | | | TRU01 |

DISCLOSURE

NATIONAL CREDIT REPOSITORY(IES) ACCESSED FOR THIS CREDIT REPORT: EQUIFAX, TRANS UNION, EXPERIAN
Reporting bureau certifies with contractual requirements governing check of public records as well as credit information.

The Residential Mortgage Credit Report meets the standards set forth by the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, Veterans Administration, Federal Housing Administration and the Federal Home Administration. The credit information furnished is in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. By acceptance of the report the inquirer has agreed to indemnify the reporting bureau for any damages arising from misuse of this information. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act

END OF SUPPLEMENTAL REPORT
PAGE 2

NAME: JOSEPH E THOMAS

NAME:

S.S.N: 142-66-0943

S.S.N:

FRAUD ALERT

EFX01

1 SAFESCAN S
SAFESCAN: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATA BASE
VICTIM OF FRAUDULENT ACTIVITY

PUBLIC RECORD INFORMATION

NO PUBLIC RECORDS FOUND

CREDIT HISTORY

| 1 0 3 R E F | E C O A | CREDITOR ACCOUNT NO | DATE RPTD | DATE LAST ACT | DATE OPND | LIMIT OR HIGHEST CREDIT | PRESENT STATUS | | TERMS | PAY AMT | TYPE AND ACCOUNT STATUS | HISTORICAL STATUS | | | |
|----------------------------|------------------|--|--------------|---------------------|--------------|-------------------------------|------------------|-----------------------|-------|------------|----------------------------------|--------------------------|-------------|-------------|-------------|
| | | | | | | | BALANCE OWING | AMOUNT PAST DUE | | | | NO MOS HIST REV | 30+ DAYS | 60+ DAYS | 90+ DAYS |
| 1 | | TUSK FD CU #208199A (334) 727-3180 PER MARILYN SSN# MATCHES 9/07/01 DISPUTE 9/12/01 STELLA | 09/01 | 01/01 | 01/01 | 9777 | 9568 | 952 | M236 | 236 | INS 05 | 1 | 0 | 0 | 1 |
| | | | | | | | | | | | | | | | 5411111 |
| | | | | | | | | | | | | | | | EFX01 |
| | | CINGULAR #44156580019 800-331-0500 CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 08/01 | | 02/01 | 3327 | 3327 | 3327 | | | INS 09 | 0 | | | |
| | | | | | | | | | | | | | | | |
| 1 | | MCGOY FED CREDIT UN #170787 (407) 855-5452 CHARGE OFF PER GIOVANNA SSN# MATCHES NO FRAD RECORD DEBT CARD 9/7/01 | 09/01 | | 08/00 | | 1049 | 1049 | | | INS 09 | 0 | | | |
| | | | | | | | | | | | | | | | XPNO1 |
| 7 | | DP OF EDUC #21997090131070020 800-848-0979 COLLECTION WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 09/00 | | 02/94 | 1056 | 824 | 824 | | | INS 09 | 0 | | | |
| | | | | | | | | | | | | | | | OK EFX01 |
| 1 | | CINGULAR WIRELESS #442074700104 BYMAILONLY CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 ANY | 08/01 | | 03/01 | 668 | 668 | 668 | | | INS 09 | 0 | | | |
| | | | | | | | | | | | | | | | XPNO1 |
| 1 | | CINGULAR WIRELESS #4103185100141 BYMAILONLY CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 08/01 | | 01/01 | 577 | 577 | 577 | | | INS 09 | 0 | | | |
| | | | | | | | | | | | | | | | XPNO1 |
| 1 | | CINGULAR WIRELESS #4102982200141 BYMAILONLY CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 08/01 | | 12/00 | 576 | 576 | 576 | | | INS 09 | 0 | | | |
| | | | | | | | | | | | | | | | XPNO1 |
| 1 | | CINGULAR WIRELESS #4102992300141 800-331-0500 CHARGE OFF WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 08/01 | | 12/00 | 576 | 535 | 535 | | | INS 09 | 0 | | | |
| | | | | | | | | | | | | | | | XPNO1 |
| 1 | | FRANKLIN CO #1003853839 (862) 844-7778 PER MS JONES SSN# MATCHES NO FRAD RECORD 9/07/01 | 09/01 | | 03/01 | 512 | 512 | 512 | | | INS 09 | 0 | | | |
| | | | | | | | | | | | | | | | |

PAGE 2

Tabitha

15 of
Verdict 6.4 am
youth
Gonzalez
001 GNC 1997
5:00 pm

203
348
1979

NAME: JOSEPH E THOMAS

NAME:

S.S.N.: 142-66-0843

S.S.N.:

CREDIT HISTORY

| 1 0 0 3 R E F | E C O A | CREDITOR ACCOUNT NO | DATE RPTED | DATE LAST ACT | DATE OPND | LIMIT OR HIGHEST CREDIT | PRESENT STATUS | | TERMS | PAY AMT | TYPE AND ACCOUNT STATUS | HISTORICAL STATUS | | | |
|---------------------------------|------------------|--|---------------|---------------------|--------------|-------------------------------|------------------|-----------------------|-------|------------|----------------------------------|-------------------------|-------------|-------------|---------------------------------|
| | | | | | | | BALANCE OWING | AMOUNT PAST DUE | | | | NO MO HIST REV | 30+ DAYS | 60+ DAYS | 90+ DAYS |
| 1 | | UNITED COMPUURED #5179400 (888) 490-7755 PER MARYANN NO FRAD RECORD AND NO SSN# | 03/01 | | 09/00 | 157 | 157 | 157 | | | INS 09 | 0 | | | ✓ |
| | | | | | | | | | | | | | | | XPNO1 |
| 1 | | EQUIFAX CK #MONTGOMERY-72530524 (800) 437-5120 CHARGE OFF - CHECK WAS UNCOLLECTABLE WRITTEN AUTH NEEDED TO VERIFY 9/7 | 12/00 | | 08/00 | | 126 | 126 | | 126E | OPN 09 | 0 | | | EFX01 |
| 1 | | EQUIFAX CK #KINGSBEAUT-72700113 (800) 437-5120 CHARGE OFF - CHECK WAS UNCOLLECTABLE WRITTEN AUTH NEEDED TO VERIFY 9/7 | 01/01 | | 08/00 | | 117 | 117 | | 117E | OPN 09 | 0 | | | EFX01 |
| 1 | | EQUIFAX CK #COURTYARDB-73628588 (800) 437-5120 CHARGE OFF - CHECK WAS UNCOLLECTABLE WRITTEN AUTH NEEDED TO VERIFY 9/7 | 05/01 | | 01/01 | | 113 | 113 | | 113E | OPN 09 | 0 | | | EFX01 |
| 1 | | COMPUURED #5167654 (888) 490-7755 COLLECTION BLOCKBUSTER VIDEO | 03/01 | | 09/00 | 74 | 74 | 74 | | 74E | OPN 09 | 0 | | | TRU01 |
| 1 | | EQUIFAX CK #KINGSBEAUT-72700114 (800) 437-5120 CHARGE OFF - CHECK WAS UNCOLLECTABLE WRITTEN AUTH NEEDED TO VERIFY 9/7 | 01/01 | | 08/00 | | 70 | 70 | | 70E | OPN 09 | 0 | | | EFX01 |
| 1 | | AAFES #8019440400142190 800-826-1317 PER AUTO TELLER 9/07/01 | 09/01 | 04/01 | 07/97 | 5000 | 0 | 0 | | | REV 01 | 44 | 0 | 0 | 0 111111111111 |
| | | | | | | | | | | | | | | | 111111111111 TRU01 |
| 1 | | BOSCOVS #110246188 (215) 779-2000 CLOSED | 09/94 | 09/94 | 06/94 | 0 | 0 | | | | REV 01 | 3 | 0 | 0 | 0 |
| | | | | | | | | | | | | | | | EFX01 |
| 1 | | BOSCOVS #107278753 (215) 779-2000 CLOSED - CREDIT GRANTOR | 01/99 | 07/98 | 08/94 | 274 | 0 | | | | REV 01 | 55 | 3 | 1 | 1 111111143211 |
| | | | | | | | | | | | | | | | 121111211111 EFX01 |
| 1 | | BOSCOVS #110246188 (510) 779-2000 CREDIT CARD LOST OR STOLEN | 10/94 | 10/94 | 10/94 | | 0 | 0 | | | REV 01 | 1 | 0 | 0 | 0 |
| | | | | | | | | | | | | | | | TRU01 |
| 1 | | CAP 1 BANK #4388641678137380 CLOSED - CONSUMER | 02/01 | 11/00 | 02/00 | 244 | 0 | | | | REV 01 | 9 | 1 | 0 | 0 221111111111 1 EFX01 |
| | | | | | | | | | | | | | | | |

NAME: JOSEPH E THOMAS

NAME:

S.S.N.: 142-66-0943

S.S.N.:

CREDIT HISTORY

| 1 8 3 R E F | E C O A | CREDITOR ACCOUNT NO | DATE RPTED | DATE LAST ACT | DATE OPND | LIMIT OR HIGHEST CREDIT | PRESENT STATUS | | TERMS | PAY AMT | TYPE AND ACCOUNT STATUS | HISTORICAL STATUS | | | |
|----------------------------|------------------|--|----------------|---------------------|--------------|-------------------------------|------------------|-----------------------|-------|------------|----------------------------------|--------------------------|-------------|-------------|-------------|
| | | | | | | | BALANCE OWING | AMOUNT PAST DUE | | | | NO MOE HIST REV | 30+ DAYS | 60+ DAYS | 90+ DAYS |
| 1 | | CAP 1 BANK #4388641655115041 LOST OR STOLEN CARD | 05/00 | 03/00 | 02/00 | | 0 | | | | REV 01 | 3 | 0 | 0 | 0 |
| | | | CREDIT CARD | | | | | | | | | | | | EFX01 |
| 1 | | JCP-MCCBG #1982491605 CLOSED - CONSUMER | 07/01 | 03/96 | 10/94 | 97 | 0 | 0 | | | REV 01 | 12 | 0 | 0 | 0 |
| | | | CHARGE ACCOUNT | | | | | | | | | | | | TRU01 |
| 2 | | JCP-MCCBG #1902588019020 (800) 542-0800 COLLECTION | 11/95 | 10/85 | 06/94 | 86 | 0 | 0 | | | REV 09 | 0 | | | TRU01 |
| 4 | | NCB/AMERAP #5858370602257157 (800) 262-0180 CLOSED - CONSUMER | 08/97 | 03/97 | 12/94 | 1500 | 0 | | | | REV 01 | 32 | 1 | 0 | 0 |
| | | | TRANSFERRED | | | | | | | | | | | | EFX01 |
| 1 | | SALLIEMAE #142680943101 (717) 821-3600 TRANSFERRED | 11/95 | 11/95 | 02/95 | 2625 | 0 | | 52 | | INS 09 | 0 | | | EFX01 |
| 1 | | SAMS CLUB/MBGA #CG9A10045573598 (800) 864-1817 TRANSFERRED TO RECOVERY REFUSED ALL THIRD PARTY INFO 9/07/01 | 04/01 | | 08/00 | 300 | 0 | | | | REV 09 | 0 | | | XPN01 |
| 1 | | STUDENT LOAN MKT A58 #1426809431017 (913) 841-0234 EDUCATIONAL LN | 10/95 | 10/95 | 02/95 | 2625 | 0 | | | | INS 01 | 8 | 0 | 0 | 0 |
| | | | TRANSFERRED | | | | | | | | | | | | XPN01 |
| 7 | | US DEPT ED #21997090131070020 (415) 487-5090 PAID COLLECTION WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 10/00 | 09/00 | 03/90 | 1056 | 0 | | 36M | | INS 09 | 0 | | | TRU01 |
| 7 | | US DEPT ED #21997090131069010 (415) 487-5090 PAID COLLECTION WRITTEN AUTH NEEDED TO VERIFY 9/07/01 | 10/00 | 09/00 | 11/82 | 1057 | 0 | | 36M | | INS 09 | 0 | | | TRU01 |

INQUIRIES

--DATE-- WHS KOB MEMBER-NO

08/13/01 1 Y 00000369 NCO GROUP IN
(800) 709-8613

NO NEW ACCOUNT TRU01

08/09/01 1 Y 00000369 NCO GROUP IN
(800) 709-8613

NO NEW ACCOUNT TRU01

07/16/01 1 YC 605YC53966 GS SRVCS

NO NEW ACCOUNT EFX01

New DL

**PENNSYLVANIA
DRIVER'S LICENSE**

25 588 091

Issued 08/25/00 Birth Date 08/22/74 Expires 08/23/04

Sex M Height 5' 11" Eyes BRO


Class C Endorsements

Com/Med. Restrictions

8500 LINDBERGH BLVD
SUITE 2102
PHILADELPHIA PA 19153

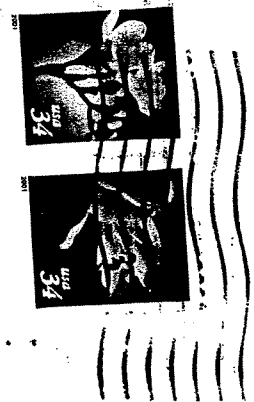
JOSEPH E THOMAS

Joseph Thomas



PA STATE
Drivers license
expire in 3 years

3500 Lindbergh Blvd
APT 2102
Phila PA 19153



Transunion Fraud Victim Assist. Dept.
P.O. Box 6790
Fullerton, CA 92834
Fraud Investigation

